



District Director's Corner

We have included two articles about disaster preparedness in this issue of the *Gateway e-Gazette*. It is an important subject for every small business owner especially coming into the hurricane season. We realize that the eastern half of Missouri is not prone to hurricanes, but we occasionally feel the effects of one via spin-off tornadoes or excessive rain which, in turn, causes flash flooding. We also may someday face the threat of an earthquake, so please start making plans now when you are not actively dealing with a disaster.

One of the missions of the U.S. Small Business Administration is to help people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses.

Should you ever find yourself in a declared disaster area and have suffered any disaster related damage, you may be eligible for federal disaster assistance. Businesses may apply directly to the SBA for possible assistance at the following address or call toll free 1-800-659-2955 or (TTY) 1-800-877-8339:

U.S. Small Business Administration
Processing and Disbursement Center
14925 Kingsport Road
Fort Worth, TX 76155-2243

Disaster Loan processing is greatly enhanced when businesses submit copies of their three most current federal income tax returns; a completed and signed IRS Form 8821, Tax Information Authorization; a current (dated within 90 days of application) business balance sheet or you can use the SBA Form 413, Personal Financial Statement; a current profit and loss statement; and a current SBA Form 2202, Schedule of Liabilities. Also, if available, include a copy of your proof of loss and a copy of the declarations page of your insurance policy, if your insurance covers all or a part of the loss, regardless of the current status of your claim. By

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How will You Stay in Business When Disaster Strikes?

How quickly your company can get back to business after a terrorist attack or tornado, a fire or flood often depends on emergency planning done today. While the Department of Homeland Security is working hard to prevent terrorist attacks, the lessons of the 1993 World Trade Center bombing, the 1995 Oklahoma City bombing and the September 11, 2001 terrorist attacks demonstrate the importance of being prepared. When you also consider that the number of declared major disasters nearly doubled in the 1990's compared to the previous decade, preparedness becomes an even more critical issue. Though each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for emergencies of all kinds.

America's businesses form the backbone of the nation's economy. Small businesses alone account for more than 99 percent of all companies with employees, employ 50 percent of all private sector workers and provide nearly 45 percent of the nation's payroll. If businesses are ready to survive and recover, the nation and our economy are more secure. A commitment to planning today will help support employees, customers, the community, the local economy and even the country. It also protects your business investment and gives your company a better chance for survival.

Ready Business outlines commonsense measures business owners and managers can take to start getting *ready*. It provides practical steps and easy-to-use templates to help you plan for your company's future. These recommendations reflect the Emergency Preparedness and Business Continuity Standard ([NFPA 1600](#)) developed by the National Fire Protection

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having much of this information available via off-site storage, you'll effectively increase the speed in which a submitted disaster loan application can be processed.

Hopefully, we will never have to deal with such disasters, but if we do, log onto the SBA web site at www.sba.gov and click on the "disaster recovery" button on the upper right hand side. All the information needed can be printed from that site.

Thank you for your interest in the SBA web site and the St. Louis district office small business newsletter. Any time you would like to give us feedback, to include offering suggestions for future articles, please do so by sending an email to: angela.wells@sba.gov.

Dennis Melton



Tornado Damage, Carson City, MO – March 12, 2006

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We welcome your questions or comments.
Please contact any of us at the e-mail addresses listed above.

Surety Bond Providers

In the April 2006 issue of the SBA Gateway e-Gazette, we had an article titled "SBA Provides Surety Bond Assistance." The following is a list of companies that provide bonding. Bonding is required in many government contracting situations and construction projects.

Anderson, Hall, Marsh & Company

1177 N. Warson Rd.
Suite 100
St. Louis, MO 63132
Phone: (314) 991-8866
Fax: (314) 991-2326
Web site: <http://www.ahmins.com>
Contact: Lyle F. Gulley, Jr.
Title: Vice-President
E-mail: lgulley@ahmins.com

J. W. Terrill, Inc.

16091 Swingley Ridge Road
Suite 200
Chesterfield, MO 63017
Phone: (636) 728-7700
Fax: (636) 728-0883
Web site: <http://www.jwterrill.com>
Contact: Andrew Thome
Title: President
E-mail: athome@jwterrill.com

J.D. Kutter Insurance Associates

The Power House
800 St. Louis Union Station, Suite 301
St. Louis, MO 63103-2257
Phone: (314) 657-2959
Fax: (314) 657-2970
Contact: Don K. Ardolino
Title: Executive Vice President
E-mail: donardolino@cjthomas.com

Marsh USA, Inc.

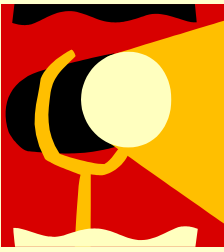
800 Market Street, Suite 2600
St. Louis, MO 63101-2500
Phone: (314) 621-5540
Fax: (314) 342-2618
Contact: Pamela A. Beelman
Title: Senior Vice President
E-mail: Pamela.A.Beelman@marsh.com

St. Charles Insurance Agency

4600 Executive Centre Pkwy
Ste D
St Peters, MO 63376
Phone: (636) 477-0500
Fax: (636) 477-0600
Contact: Steve Heying
Title: President
E-mail: steve.heyding@stcins.com

Welsch, Flatness & Lutz, Inc.

308 North 21st Street
St. Louis, MO 63103
Phone: (314) 436-2399
Fax: (314) 342-7170
Web site: <http://www.wfl-stl.com>
Contact: Dennis D. Flatness
Title: President
E-mail: dennisf@wfl-stl.com



Spotlight on the Field

In late 2005, the U.S. Small Business Administration St. Louis district office opened satellite offices with an employee permanently stationed in Cape Girardeau, Columbia and Hannibal. Why? "Because we wanted to locate employees where SBA's customers are located," said Dennis Melton, district director.

Brenda Klages, the longest serving loan processor in the St. Louis district office, was selected to represent SBA in southeastern Missouri from an office located at Southeast Missouri State University's Innovation Center in Cape Girardeau. Brenda brings 15 years of SBA lending experience to her new assignment. Brenda has been busy training lenders in the new SBAExpress Loan program and making presentations to various civic groups and organizations.

When interviewed by the *Gateway e-Gazette*, Brenda reminded us to tell our readers that, "If your group would like to have someone from the SBA talk about small businesses and the contribution they make to our national economy, call me!" Brenda also adds that she will travel anywhere in southeast Missouri to work with a lender to get an SBA-guaranteed loan approved to help a business grow and prosper.

A former small business owner, Joseph "Jay" Edwards gained extensive business development experience while working for SBA in the New York City and Denver district offices before being chosen to represent SBA in central Missouri from the office located on the campus of the University of Missouri—Columbia. Jay's experiences near the World Trade Center in New York City on September 11, 2001, and during the days afterward, usually leave listeners speechless due to the magnitude of that event.

When we spoke with him, Jay wanted to make sure that the *Gateway e-Gazette* mentioned the great resource partners located in central Missouri. Jay said "Being co-located with Missouri's Small Business Development Center here in Columbia gives me a better appreciation of the work they do for small businesses across Missouri. I recommend that every entrepreneur speak with an SBDC or University of Missouri Extension counselor before starting their own business."

The SBA is represented in northeast Missouri by Bob Newman, who had worked in each of SBA's principal programs before being tapped to staff the office located in the Federal Building in Hannibal.

Bob loves being located in an area dominated by agriculture, noting, "I am surprised that more of the farmers and cattlemen of Missouri do not export their product to foreign markets. SBA's Export Working Capital Loan program is designed to make the sale of American-made goods and services more profitable and less risky for businesses and the lenders that finance those sales." Bob welcomes the opportunity to talk about what exporting can do for Missouri-based small businesses.

All of them asked that the *Gateway e-Gazette* mention that the SCORE Association is always looking for new members, especially in the areas in and around Cape Girardeau, Columbia, and Hannibal. Experienced business people that want to work as a SCORE volunteer can contact Brenda at 573-837-2313; Jay at 573-808-1060; or Bob at 573-406-0134.

Planning to Stay in Business After a Disaster?

- Be informed—Know what kinds of emergencies might affect your company.
- Continuity Planning—Assess how your company functions both internally and externally.
- Emergency Planning—Your employees and coworkers are your business's most important and valuable resource.
- Emergency Supplies— Think first about the basics of survival; fresh water, food, clean air and warmth.
- Deciding to Stay or Go—Shelter-in-place or evacuate, plan for both possibilities.
- Fire Safety—Fire is the most common of all business disasters.
- Medical Emergencies—Take steps that give you the upper hand in responding to medical emergencies.

For more details, visit the following web site: www.ready.gov/business

For SBA disaster-recovery information, visit: www.sba.gov/disaster

Community Express Loan Workshops

Do you need a \$5,000 to \$25,000 loan to address financial issues in your small business? Do not miss the Community Express Loan Workshops where you can learn how to apply for a SBA guaranteed loan through a nationally approved SBA lender. This workshop is free!

The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital and the benefits include:

- Loan amounts of \$5,000 to \$25,000
- Seven year term
- No collateral required
- Easy application process
- All industries considered, and
- Fast turn-around time

Each attendee should bring with them the following:

- Photo copy of driver's license or official ID
- Social Security number
- Federal Tax ID number and business checkbook
- Evidence of LPRA status if not a citizen

Following are the workshop dates, times, and locations.

July 6 Two Sessions: 10 am-Noon OR 3-5 pm
Harris-Stowe State University, Tele Community Room,
3026 Laclede, St. Louis, MO 63103

July 7 Two Sessions: 10 am-Noon OR 3-5 pm
O'Fallon Municipal Center, Multi-Purpose Room (East
Entrance), 100 N. Main Street, O'Fallon, MO 63366.

July 8 11 am-1 pm
St. Louis Community College at Florissant Valley,
Training Center, 2nd Floor, 3400 Pershall Rd.,
St. Louis, MO 63135

Due to limited seating, please pre-register for the
above by calling (314)539-6600, Rose Garland, ext.
232; Patti Guttman, ext. 255; or Gary Ayers, ext. 245.

August 3 5-7 pm
Three Rivers Community College Center,
103 Kathleen, Room 205, Sikeston, MO 63801
Please pre-register by calling Brenda Klages at
573-837-2313.

August 4 Two Sessions: 10 am-Noon OR 3-5 pm
Boone Electric Cooperative, 1413 Rangeline St.,
Columbia, MO 65205. Please pre-register by calling
Jay Edwards at 573-808-1060

August 5 11 am-1 pm
South County Education Center, Multipurpose Room
#125-127, 4115 Meramec Bottom Rd, St. Louis, MO
63129. Please pre-register by calling (314)539-6600,
Rose Garland, ext. 232; Patti Guttman, ext. 255; or
Gary Ayers, ext. 245.

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Association and endorsed by the American National Standards Institute and the Department of Homeland Security. It also provides useful links to resources providing more detailed business continuity and disaster preparedness information.

Business continuity and crisis management can be complex issues depending on the particular industry, size and scope of your business. However, putting a plan in motion will improve the likelihood that your company will survive and recover. Companies that already have their emergency plans in place can continue to help create a more robust sustainable community by mentoring businesses in their own supply chain and others needing advice.

Preparing makes good business sense. Get ready now!

Most Active Lender Rankings For Fiscal Year 2006

Multi-State	# of Loans	Amount
U.S. Bank N.A.	185	\$12,500,700
Commerce Bank N.A.	67	5,188,900
Bank of America N.A.	66	2,097,300
National City	50	4,452,600
Capital One Federal Savings	43	1,615,000
Innovative Bank	33	350,000
Southwest Bank of St. Louis	16	3,792,545
Regions Bank	14	3,124,100

Community Banks	# of Loans	Amount
Central Bank	29	\$2,167,500
The Bank of Missouri	12	3,350,800
Exchange Bank	10	620,800
Heartland Bank	11	1,273,350

Certified Development Companies	# of Loans	Amount
Economic Development Center of St. Charles County	29	\$18,160,000
Business Finance Corporation of St. Louis County	15	7,947,000
RMI	12	6,599,000
Small Business Growth Corporation	10	7,818,000

If you would like to subscribe to receive this quarterly e-newsletter and other periodic information, please go to <http://web.sba.gov/list/> and click on the box in front of Eastern Missouri Newsletter, submit your name and e-mail address, and click Submit.